

Information to identify the case:

Debtor 1	Debra L. Laspata		Social Security number or ITIN xxx-xx-3042
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 20-23533-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Debra L. Laspata
aka Debbie L. Laspata, fdba Royal Pups Cuts

3/19/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Debra L. Laspata
Debtor

Case No. 20-23533-ABA
Chapter 7

District/off: 0312-1
Date Rcvd: Mar 19, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db	+ Debra L. Laspata, 148 W Cohawking Rd, Clarksboro, NJ 08020-1119
cr	+ US BANK CUST PC8, 2500 McClellan Ave, Suite 200, Pennsauken, NJ 08109-4613
519046391	APS, 2527 Cranberry HWy, Reg: Regional Diagnostic Center, Wareham, MA 02571-1046
519046392	+ ARS, 1643 NW 136th Ave, Building H Suite 100, Fort Lauderdale, FL 33323-2857
519046389	+ Affordable Denturs, 60 W Landis Ave Suite A2, Vineland, NJ 08360-8133
519046393	+ Atlantic City Power, 295 N Grove St, Berlin, NJ 08009-9544
519046395	+ Borough of Clayton, 125 North Delsea Dr, Clayton, NJ 08312-1698
519046402	+ Family Medicine Glassboro, 200 Rowan Blv, Glassboro, NJ 08028-2260
519046403	+ Gloucester County Tax Assessor, 1200 N. Delsea Drive, Clayton, NJ 08312-1000
519046404	+ Howell Bertman & Wuillerman, 231 Bellevue ave, Hammonton, NJ 08037-1751
519046408	+ Joan W. Halter, CPA, 70 North Main St, Mullica Hill, NJ 08062-9413
519046412	+ Mantua Plaza LLC, 126 Chestnut St, Cherry Hill, NJ 08002-1814
519046413	Mark C. Farrar, 148 Cohawking Rd, Clayton, NJ 08312
519046416	Midland Mortgage, Po Box 5025, Oklahoma City, OK 73126
519046417	+ Northern Leasing Systems, Inc, PO Box 7861, New York, NY 10116-7861
519046418	# Premier Orthopaedic Associates, Po Box 2749, Vineland, NJ 08362-2749
519046422	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State Of NJ, Division Of Taxation, PO Box 245, Dept. Of Treasury, Trenton, NJ 08695-0245
519046420	+ Selip & Stylianou LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
519046421	+ South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
519046423	+ Steven Jozwiak Esq, 601 Longwood Ave, Cherry Hill, NJ 08002-2871
519046431	+ Tenaglia & Hunt PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
519046432	+ The Borough Of Clayton Tax Collector, 125 N Delsea Dr, Clayton, NJ 08312-1650
519046434	+ Vincent P. Farrar, 315 S Delsea Dr, Clayton, NJ 08312-2245

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2021 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 19 2021 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Mar 20 2021 00:38:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
519046390	EDI: GMACFS.COM	Mar 20 2021 00:38:00	Ally, PO Box 380901, Minneapolis, MN 55438-0901

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Mar 19, 2021

Form ID: 318

Total Noticed: 49

519046394	EDI: BANKAMER.COM	Mar 20 2021 00:38:00	Bank Of America, PO Box 982235, El Paso, TX 79998-2235
519046397	EDI: CAPITALONE.COM	Mar 20 2021 00:38:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
519046396	+ EDI: CAPITALONE.COM	Mar 20 2021 00:38:00	Cap1/WMT, PO Box 30285, Salt Lake City, UT 84130-0285
519046398	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Carecredit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519046400	EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citi Bank, Po Box 6241, Sioux Fakks, SD 57117-6241
519046401	EDI: COMCASTCBLCENT	Mar 20 2021 00:38:00	Comcast, PO Box 3006, Southeastern, PA 19398-3006
519046407	+ EDI: IRS.COM	Mar 20 2021 00:38:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
519046399	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	Chase/Amazon, PO Box 15153, Wilmington, DE 19886-5153
519046409	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	JPMCB - CARD SERVICES, 301 N WALNUT ST, FL 09, Wilmington, DE 19801
519046411	+ Email/Text: PBNCNotifications@perituservices.com	Mar 19 2021 21:11:00	Kohls Capone, P.O.Box 3115, Milwaukee, WI 53201-3115
519046415	+ Email/Text: bknotices@mbandw.com	Mar 19 2021 21:14:00	Mccarthy, Burgess & Wolff, 26000 Cannon Rd, C/O Clipper Magazine, Cleveland, OH 44146-1807
519046414	+ Email/Text: bknotices@mbandw.com	Mar 19 2021 21:14:00	Mccarthy, Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
519046427	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	SYNCB/MC, PO BOX 965005, Orlando, FL 32896-5005
519046419	EDI: CITICORP.COM	Mar 20 2021 00:38:00	Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130
519046424	EDI: RMSC.COM	Mar 20 2021 00:38:00	Syncb/Amazon, PO Box 965036, Orlando, FL 32896-5036
519046426	EDI: RMSC.COM	Mar 20 2021 00:38:00	Syncb/Care Credit, Po Box 965036, Orlando, FL 32896-5036
519046425	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Syncb/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001
519046428	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Syncb/Synchrony Mastercard, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519046429	EDI: RMSC.COM	Mar 20 2021 00:38:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519047850	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519046430	+ EDI: WTRRNBNK.COM	Mar 20 2021 00:38:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
519046433	EDI: VERIZONCOMB.COM	Mar 20 2021 00:38:00	Verizon, PO Box 25087, Attn: Caroline Maher, Wilmington, DE 19899-5087

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-1

User: admin

Page 3 of 3

Date Recd: Mar 19, 2021

Form ID: 318

Total Noticed: 49

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519046406	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
519046405	*	IRS, PO Box 744, Springfield, NJ 07081-0744
519046410	##+	Karen Weissman, 701 West Redbank apt H7, West Deptford, NJ 08096-4943

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name **Email Address**

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Douglas S. Stanger

on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

Douglas S. Stanger

doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

Frederic James Smith

on behalf of Creditor US BANK CUST PC8 jamess@procapllc.com

Seymour Wasserstrum

on behalf of Debtor Debra L. Laspata mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6